## WISCONSIN

## Office of Privacy Protection

Safeguarding Information for Your Future

## How Law Enforcement can Help a Victim of Identity Theft

The State of Wisconsin, like other states, requires the police to take reports for identity theft. When a citizen complains they are a victim of identity theft, here are some steps you can take to help them recover.

■ Take a written report. A police report paves the "road to recovery" for the victim.

Collect and preserve any evidence supplied by the victim, such as:

- Bank statements
- Credit card statements
- Online account information
- Electronic communications
- Provide a copy of the official police report to the victim.

Many creditors require an official report to resolve a dispute. Consumer reporting companies will automatically block fraudulent accounts and bad debts from appearing on a credit report, but often only if they are provided a copy of the police report.

- Advise them to close any accounts that they know or believe have been tampered with or opened fraudulently.
- Advise the victim to notify the three credit reporting agencies to place a "Fraud Alert".

Equifax (888) 766-0008 <u>www.equifax.com</u>

Experian (888) 397-3742 www.experian.com

Transunion (800) 680-7289 www.transunion.com

A fraud alert can make it more difficult for someone to get credit in a victim's name. A fraud alert remains in effect for 90 days. An extended alert can be obtained for seven years; however, a consumer reporting agency will require a copy of a report filed with a law enforcement agency.

- Provide the victim with a copy of "Identity Theft What to do if it Happens to You" available through our website at www.privacy.wi.gov
- **■** Contact the Wisconsin Office of Privacy Protection at 1-800-422-7128.

By sharing identity theft complaints with the Office of Privacy Protection you provide important information that can help other law enforcement officials track down identity thieves and stop them. The office provides law enforcement with investigative assistance and helps victims resolve financial issues resulting from identity theft. We also assist victims by providing them with an outline of steps to take and the appropriate entities to contact in order to protect themselves from further victimization.

For more information, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128, visit our website at www.privacy.wi.gov, or e-mail us at WisconsinPrivacy@datcp.state.wi.us.